

Medicare Part D

Prescription Drug Reviews Made Easy

**CASTELL
INSURANCE**

AUTO, HOME, HEALTH & INVESTMENTS

Castell Insurance ~ Part D review

The goal of this meeting is to give you the tools and confidence to perform your annual Medicare Part D review.

We are suggesting three options to accomplish this task, and the following pages will provide additional details on each.

- 1) Use the web-site www.medicare.gov
- 2) Call Medicare directly at 1-800-633-4227
- 3) Local SHIBA volunteers, info at 360-452-3221

www.medicare.gov

We will have a copy of the Castell Insurance Power Point available on our web-site as of October 15th, as well as links to a series of video tutorials from Medicare.

The following are the steps once you are on the www.medicare.gov website.

- Click on the **“Find health and drug plans”** link in green on left side of screen.
- Enter your zip-code in the **“General Search”** box at top of screen. If prompted it might be necessary to choose a county also.
- Most people are on **Original Medicare**, and then mark an option from the choices below. If you are unsure click the bottom choice **“I don’t know”**.

- This next stage is the most important as it is where you will enter your medications. Please take your time to enter them correctly and the system is very clever and it will advise you of the available doses as well as if a lower cost generic is available.
- **Once you have listed and reviewed all your entered Rx's, please make a note of the Drug list ID, zip-code and date listed on the right hand side. This will allow you to access the same info at a later date without entering all the data again.**
- The click the **“My Drug List is Complete”** link at bottom of page.
- This now gives you the option of choosing a preferred pharmacy. You can always choose two pharmacies and see if one is cheaper than another.
- On the next page you should select **“Prescription Drug Plans”**, and then click the **continue** button at the bottom of the page.

- This will take you to a listing of the top 10 plans based upon total costs for 2015 based upon the medications you listed and your pharmacy choices.
- If you look at that list and do not see your current plan you can choose to see listed all plans available in the state. For 2015 we have 29 different plans.
- You can now start to review your current plan and see how it compares with other plans available. **Please be aware the lowest priced premium plans frequently will have a large \$320 annual deductible, which needs to be satisfied first.**
- If your current plan is still a good option for 2015 you need do nothing further as it will automatically continue.
- If you wish to change plans then simply by clicking on the “**enroll**” button in the corner and follow the prompts.

- **We do want to warn you about “restrictions” that some plans have on certain medications. These three restrictions are:**
- **Prior authorization ~ Company is required to approve the Rx for you, this will usually require your Dr. to complete paperwork and send to insurance company.**
- **Step Therapy ~ Company will usually request you try other medications prior to them approving a more costly drug. This usually also requires a form to be completed by your Dr.**
- **Quantity Limits ~ The insurance company will only allow a certain number of pills per month. By clicking on that box on the web-site it will show what that limit is. This is rarely an issue.**

In closing this section, at Castell Insurance we have generally used a \$240 savings per year (or \$20 per month) as a guide as to whether it is appropriate to move your Part D coverage. This figure takes into account the hassle of paperwork and the new ID cards, and informing the Dr's and/or pharmacies of new accounts etc.

1-800-MEDICARE or 1-800-633-2447

- This is a wonderful resource for folks who are not comfortable with computers or who would just feel more comfortable with a professional doing the work for them.
- The toll-free phone lines are open 24 hours per day and 7 days per week.
- I GUARANTEE your wait time, or time on hold will be less on a weekend or at 7pm in the evening than during regular business hours during the week.
To our knowledge 100% of their call centers are located in the USA.
- Things will go very smoothly if you have all your pill bottles with you when you call. The service folks will walk you through the whole decision making process very nicely and at your speed, they will never try to rush you to make a decision.
- They can even handle the enrollment for you right over the phone.

Statewide Health Insurance Benefit Advisors (SHIBA)

- SHIBA is a State organization that relies upon *trained volunteers* to help folks with Medicare Part D, as well as other health insurance questions or concerns.
- The Clallam County office is located at 411 W. Washington St, Sequim, and can be reached at 360-452-3221 or toll-free statewide at 1-800-562-6900.
- They will be holding weekly sessions both in Sequim and Port Angeles, details can be obtained by calling them directly as to the time and location of sessions.
- Once again, be prepared by having all your medications and questions ready.